

February 15, 2009

Honorable Robert D. Drain

United States Bankruptcy Court

Southern District of New York

One Bowling Green, Room 610

New York, NY 10004

Ref: Delphi Corp Case # 05-44481 filed October 5, 2005

Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This is my letter to express my objection to the motion of Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for retirees of Delphi Corporation.

After 32 years and at the age of 56, I was basically forced into retirement, years earlier than I had intended to stop working. And that was 16 months ago. With finding some employment and having health care benefits provided and with my small pension we would be able to manage. However due to high unemployment here in Michigan we have not been able to secure employment. We have been drawing upon our small savings to subsidize monthly expenses while we continue to look for work.

But now should this motion be approved to stop our benefits, the high cost health care premiums that we would have to continue at our own expense nearly meet or exceed the entire net amount of my monthly pension and would leave us without any funds to cover any of our living expenses. Since retiring I suffered a medical emergency and was admitted to the intensive care unit and am now on a treatment of blood thinners and testing for pulmonary embolisms. Having a life threatening preexisting condition means we must continue to pay for our policy at any cost, but that cost to us will truly create an extreme hardship possibly forcing us to sell our home. Recent retirees, whose retirement savings have already been tremendously reduced, and are not old enough to collect social security or benefit from Medicare, will suffer the most. After working all their lives to build up benefits, precisely when those benefits are now becoming needed they are being taken away. It is much more than merely an added expenditure to many individuals, it's impact is the quality and security of life itself.

I hope that you will decide against granting the motion to cut health benefits to loyal workers who are retired when they no longer have the means to secure them. These benefits were not a bonus, these benefits were earned year upon year representing an entire lifetime of hard work and productive service for the company. In a contest between company assets and human lives, people must be given the priority.

Respectfully,

Brad Baidinger

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